

In re:
Joseph R. Westwood
Sharon M. Westwood
Debtors

Case No. 21-13362-elf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 15, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Joseph R. Westwood, Sharon M. Westwood, 408 W. Village Lane, Chadds Ford, PA 19317-7321
14658199	+ CAB East LLC/Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
14657335	+ Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14657339	#+ Village Capital & Investments, Llc, Attn: Bankruptcy, 2863 St Rose Parkway, Henderson, NV 89052-4806

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 15 2022 23:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 16 2022 03:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2022 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Apr 15 2022 23:29:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14657327	EDI: BANKAMER.COM	Apr 16 2022 03:33:00	Bank of America, Attn: Bankruptcy, P.O. Box 982234, El Paso, TX 79998
14657328	+ EDI: CAPITALONE.COM	Apr 16 2022 03:33:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14657330	+ Email/Text: bankruptcycollections@citadelbanking.com	Apr 15 2022 23:29:00	Citadel Federal Credit Union, Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
14657331	+ EDI: CITICORP.COM	Apr 16 2022 03:33:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, P.O. Box 790034, St Louis, MO 63179-0034
14657332	+ EDI: CITICORP.COM	Apr 16 2022 03:33:00	Costco Anywhere Visa Card, Attn: Bankruptcy, P.O. Box 6500, Sioux Falls, SD 57117-6500
14657333	+ Email/Text: bbagley@enerbankusa.com	Apr 15 2022 23:29:00	EnerBankUSA, 1245 Brickyard Road, Suite 600, Salt Lake City, UT 84106-2562
14657334	+ Email/Text: bankruptcy@greenskycredit.com	Apr 15 2022 23:29:00	Greensky LLC, Attn: Bankruptcy, 1797 Northeast Expy NE, Suite 100, Atlanta, GA 30329-2451
14657329	EDI: JPMORGANCHASE	Apr 16 2022 03:33:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
14657336	+ EDI: FORD.COM		

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		Apr 16 2022 03:33:00	Lincoln Automotive Fin, Attn: Bankrutcy, Po Box 54200, Omaha, NE 68154-8000
14657337	+ EDI: FORD.COM		
		Apr 16 2022 03:33:00	Lincoln Automotive Financial, Attn: Bankrutcy, P.O. Box 54200, Omaha, NE 68154-8000
14657338	+ EDI: RMSC.COM		
		Apr 16 2022 03:33:00	Synchrony/PayPal Credit, Attn: Bankruptcy, P.O. Box 965060, Orlando, FL 32896-5060
14657340	+ EDI: WFFC.COM		
		Apr 16 2022 03:33:00	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14657326		21-13362

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
CHRISTINE C. SHUBERT	christine.shubert@comcast.net J100@ecfbis.com
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
REBECCA ANN SOLARZ	on behalf of Creditor Village Capital & Investment LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT J. LOHR, II	on behalf of Joint Debtor Sharon M. Westwood bob@lohrandassociates.com leslie@lohrandassociates.com;r59687@notify.bestcase.com
ROBERT J. LOHR, II	on behalf of Debtor Joseph R. Westwood bob@lohrandassociates.com leslie@lohrandassociates.com;r59687@notify.bestcase.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Joseph R. Westwood</u>	Social Security number or ITIN	xxx-xx-1555
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Sharon M. Westwood</u>	Social Security number or ITIN	xxx-xx-7016
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 21-13362-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph R. Westwood

Sharon M. Westwood

4/14/22

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.